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a computer usable code having a computer readable program code means embodied therein for automatically contributing [monies] funds from a deposit account of an individual to a savings program account of the individual based upon [making a purchase] debit transactions made by the individual, the computer readable program code medium in said article of manufacture comprising:

computer-readable program code for causing a computer to receive a signal representative of a [monetary] payment amount from a third party, the payment amount corresponding to a debit transaction made by the individual from the third party,

computer-readable program code for causing a computer to calculate a [saving program] contribution amount to the savings program account from the [monetary amount] deposit account, the contribution amount including a difference amount between the payment amount and a next higher whole dollar amount above the payment amount, and

computer-readable program code for causing a computer to send a signal representative of the [saving program] contribution amount to a saving program provider for initiating a transfer of funds from the deposit account to the savings program account equal to the contribution amount.

*2*  
12. (Amended) An article of manufacture as set forth in claim 11 [wherein the monetary amount includes a total sale amount at a point of sale and further] wherein the computer-readable program code for causing a computer to calculate [a saving program] the contribution amount from the [monetary] payment amount is further adapted to calculate a [percentage] percent amount of the [total sale amount at the point of sale] payment amount, and to include the percent amount in the contribution amount.

[ Cancel claim 13 without prejudice. ]

*3*  
14. (Amended) An article of manufacture as set forth in claim *11* wherein the [monetary] contribution amount includes a total coupon amount [at a point of sale and saving program contribution is equal to the total coupon amount].

*4*  
15. (Amended) An article of manufacture as set forth in claim *11* wherein the [monetary] contribution amount includes a total change amount collected from a coin collector [and saving program contribution is equal to the total change amount].

*5*  
16. (Amended) An article of manufacture as set forth in claim *11* wherein the [monetary] contribution amount includes a telephone toll savings amount equal to savings in monetary cost of phone calls placed with a calling card [and the saving program contribution is equal to the savings in cost].

*6*  
Please add the following claims:

*7*  
17. (Added) A method of automatically contributing funds of an individual to a savings program of the individual based upon debit transactions made by the individual using a debit device of the individual, the method comprising:  
setting up a system for automatically contributing funds from a deposit account to a savings program account;  
accepting from a third party an order to withdraw a payment amount from said funds in said deposit account, said payment amount corresponding to a debit transaction made by the individual from said third party using said debit device; and calculating a contribution amount to be transferred from said deposit account to said savings program account, the contribution amount being based upon said payment amount.

*7* 18. (Added) The method of claim *17* additionally comprising withdrawing from said funds in said deposit account a sum amount equal to said payment amount and said contribution amount.

*8* 19. (Added) The method of claim *18* wherein said step of withdrawing comprises transferring said payment amount to said third party for payment of said debit transaction, and transferring said contribution amount to said savings program account.

*9* 20. (Added) The method of claim *17* wherein said step of setting up includes opening said deposit account for holding funds accessible using a debit device.

*10* 21. (Added) The method of claim *17* wherein said step of setting up includes establishing said savings program account for receiving funds.

*11* 22. (Added) The method of claim *21* wherein said savings program account comprises a retirement savings account.

*12* 23. (Added) The method of claim *17* wherein said step of setting up includes accepting deposit of funds into said deposit account.

*13* 24. (Added) The method of claim *17* wherein said step of setting up includes issuing a debit device for authorizing withdrawal of said funds from said deposit account.

*14* 25. (Added) The method of claim *24* wherein issuing said debit device comprises providing a debit card.

*15* 26. (Added) The method of claim *17* wherein calculating the contribution amount includes determining a difference amount between said payment amount and a next higher whole dollar amount

above said payment amount, and setting said contribution amount equal to said difference amount.

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27. (Added) The method of claim *1/1* wherein calculating the contribution amount includes determining a percent amount of said payment amount by multiplying said payment amount by a predetermined savings percentage, adding said percent amount and said payment amount to determine a total amount, rounding up said total amount to the next higher whole dollar amount above said total amount to determine a final amount, subtracting said payment amount from said final amount, and setting the difference equal to said contribution amount.

*17*  
28. (Added) A method of automatically contributing funds of an individual to a savings program of the individual based upon debit transactions made by the individual using a debit device of the individual, the method comprising:  
setting up a system for automatically contributing funds from a deposit account to a savings program account, wherein said step of setting up includes:  
opening said deposit account for holding funds accessible using a debit device;  
establishing said savings program account for receiving funds, wherein said savings program account comprises a retirement savings account;  
accepting deposit of funds into said deposit account;  
issuing a debit device for authorizing withdrawal of said funds from said deposit account;  
accepting from a third party an order to withdraw a payment amount from said funds in said deposit account, said payment amount corresponding to a debit transaction made by the individual from said third party using said debit device;

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calculating a contribution amount to said savings program account based upon said payment amount,  
wherein calculating the contribution amount includes determining a difference amount between said payment amount and a next higher whole dollar amount above said payment amount, and setting said contribution amount equal to said difference amount;  
withdrawing from said funds in said deposit account a sum amount equal to said payment amount and said contribution amount,  
said step of withdrawing comprising:  
transferring said payment amount to said third party for payment of said debit transaction; and  
transferring said contribution amount to said savings program account.

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REMARKS

Reconsideration is respectfully requested.  
The Examiner's rejections will be considered in the order of their occurrence in the Official Action.

Claims 1 through 16 have been rejected under 35 U.S.C. Section 103(a) as being unpatentable over Kohno U.S. Patent No. 5,042,619 in view of Fernandez-Holmann U.S. Patent No. 5,787,404.

Claims 1 through 10 and 13 have been cancelled.

Claim 11, particularly as amended, requires "a computer usable code having a computer readable program code means embodied therein for automatically contributing funds from a deposit account of an individual to a savings program account of the individual based upon debit transactions made by the individual"